

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-28282
Sandy Estrella-Pantaleon Judge: _____
Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: 10/16/19
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SW Initial Debtor: /s/SEP Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 280.00 per month to the Chapter 13 Trustee, starting on October 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 45 Centennial Dr. Hammonton, NJ 08037

Proposed date for completion: March 2020

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,960.00
DOMESTIC SUPPORT OBLIGATION	Child Support	Notice Only
Internal Revenue Service	Taxes	\$9,968.11
State of New Jersey	Taxes	Notice Only
Town of Hammonton	Water/Sewer	\$959.61

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Mortgage held with PNC Bank Mortgage Service for residential property located at: 45 Centennial Dr. Hammonton, NJ 08037 - debtor to pursue loan modification outside of bankruptcy

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☒ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/16/19

/s/ Sandy Estrella-Pantaleon
Debtor

Date: 10/16/19

Joint Debtor

Date: 10/16/19

/s/Seymour Wasserstrum
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sandy Estrella-Pantaleon
 Debtor

Case No. 19-28282-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 79

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.

db
 518478089 +Sandy Estrella-Pantaleon, 45 Centennial Dr., Hammonton, NJ 08037-2113
 518478090 +Advocare, PO Box 3001, Voorhees, NJ 08043-0598
 518478090 +Affiliated Podiatrists Of SJ, 238 Chestnut Avenue, Vineland, NJ 08360-5595
 518478097 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510
 518478095 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o Bridgeton Onized FCU,
 Atlantic City, NJ 08401-4510
 518478096 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o CitiBank,
 Atlantic City, NJ 08401-4510
 518478099 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 518478101 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 518478107 +Convergent, 800 SW 39th St PO Box 9004, c/o paypal, Renton, WA 98057-9004
 518478109 +Credit Control, 1900 Charles Bryan Suite 110, c/o UG Residential Insurance Co,
 Cordova, TN 38016-5167
 518478110 +Credit Control LLC, PO Box 546, c/o bank of america, Hazelwood, MO 63042-0546
 518478112 +DSNB/MACY'S, PO Box 8218, Mason, OH 45040-8218
 518478113 +Dsnb/macys, PO. Box 8218, Mason, OH 45040-8218
 518478115 +FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 518478119 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710)
 518478117 +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,
 Mount Laurel, NJ 08054-1297
 518478120 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
 518478121 +Global Credit Collections Corp., 300 International Drive, PMB # 10015, c/o home dept,
 WILLIAMSVILLE, NY 14221-5781
 518478122 +IC System, PO Box 64437, c/o Advocare Surgical Specialists of Was,
 Saint Paul, MN 55164-0437
 518478126 +Jeffrey A. Weiner, Esq. LLC., 10 Lake Center Executive Park, 401 Route 73 North, Suite 204,
 c/o NASPACI, Pro LLC., Marlton, NJ 08053-3426
 518478127 Jet Blue card, PO Box 13337, Philadelphia, PA 19101-3337
 518478130 LabPro Inc, PO Box 5988, Carol Stream, IL 60197-5988
 518478129 +Laboratory Corp Of America, P.O. Box 2240, Burlington, NC 27216-2240
 518478131 +Lehigh Valley Toxicology, 3864 Courtney St suite 150, Bethlehem, PA 18017-8987
 518478132 +McCalla Raymer Leibert Pierce LLC, 1544 Old Alabama Rd, Roswell, GA 30076-2102
 518478135 +Midland Funding LLC, 2365 Northside Dr. Cuite 300, c/o Citibank, Woodville, TX 75990-0001
 518478138 +NJ Higher Education, P O Box 548, Trenton, NJ 08625-0548
 518497141 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 518478137 +Nissan-Infiniti, Po Box 660366, Dallas, TX 75266-0366
 518478139 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 518478140 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 518478142 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 518478141 +Penn Credit, PO Box 988, 916 S 14th Street, Harrisburg, PA 17104-3425
 518478145 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
 518478146 +Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
 518478147 Relievus, PO Box 7776, Lancaster, PA 17604-7776
 518478148 +Richard Little, 617 Zion Road, Egg Harbor Township, NJ 08234-7663
 518478153 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 518478152 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
 518478154 +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
 518478157 TD Bank, 1707 ROUTE 70 E, Cherry Hill, NJ 08003
 518478158 +TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
 518478159 +The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 518478160 +The State of New Jersey, Higher Education Student Assistance, 4 Quakerbridge Plaza,
 Trenton, NJ 08619-1241
 518478161 +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676
 518478165 +Virtua West Jersey Health Sys, 231 High St, Mount Holly, NJ 08060-1450
 518478167 +WF/Preferred Cust Acct, PO Box 14517, Des Moines, IA 50306-3517
 518478166 +Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 19 2019 00:54:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 19 2019 00:54:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518478088 +E-mail/Text: mary.stewart@abcofcu.org Oct 19 2019 00:55:18 Abco Federal Credit Union,
 PO Box 247, Rancocas, NJ 08073-0247

518478091 E-mail/Text: kristin.villneauve@allianceoneinc.com Oct 19 2019 00:54:06 Alliance One,
 P.O. Box 3110, Southeastern, PA 19398-3110

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 79

Date Rcvd: Oct 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518478092 +E-mail/Text: ally@ebn.phinsolutions.com Oct 19 2019 00:54:06 Ally Financial,
PO Box 380901, Minneapolis, MN 55438-0901

518478093 +E-mail/Text: legal@arsnational.com Oct 19 2019 00:54:48 Ars National Services Inc,
P.O. Box 463023, Escondido, CA 92046-3023

518478094 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 19 2019 00:54:45 Atlantic City Electric,
5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division,
Penns Grove, NJ 08069-3600

518500453 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 19 2019 00:50:40
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518478103 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 19 2019 00:47:33 Capital One Bank USA,
10700 Capital One Way, Glen Allen, VA 23060-9243

518478104 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 00:54:49 Comenity Bank/Express,
PO Box 182789, Columbus, OH 43218-2789

518478106 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 00:54:49 ComenityCapitalBank/Ulta,
PO Box 182120, Columbus, OH 43218-2120

518478107 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 19 2019 00:55:11 Convergent,
800 SW 39th St PO Box 9004, c/o paypal, Renton, WA 98057-9004

518478108 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 19 2019 00:55:19
Credit Collection Service, PO Box 607, c/o progressive, Norwood, MA 02062-0607

518478111 +E-mail/Text: electronicbkydocs@nelnet.net Oct 19 2019 00:54:57 Dept Of Ed/Nelnet,
3015 Parker Road, Suite 400, Aurora, CO 80014-2904

518478114 E-mail/Text: bknotice@ercbpo.com Oct 19 2019 00:54:58 ERC, PO Box 23870,
Jacksonville, FL 32241-3870

518478125 E-mail/Text: cio.bncmail@irs.gov Oct 19 2019 00:54:42 Internal Revenue Service,
P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081

518478128 +E-mail/Text: bncnotices@becket-lee.com Oct 19 2019 00:54:36 Kohls Department Store,
Po Box 3115, Milwaukee, WI 53201-3115

518510411 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 19 2019 00:47:41 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518478133 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 19 2019 00:47:41 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001

518478134 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 19 2019 00:54:55 Midland Credit Mangement,
8875 Aero Drive, San Diego, CA 92123-2255

518478143 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2019 00:48:57
Portfolio Recovery, 120 Corporate Blvd STE 100, c/o synchrony bank, Norfolk, VA 23502

518478144 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 19 2019 00:47:38
Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

518478150 E-mail/Text: bkrpt@retrievalmasters.com Oct 19 2019 00:54:55 RMCB, Po Box 1235,
c/o Laboratory Corporation of America, Elmsford, NY 10523-0935

518478149 E-mail/Text: bkrpt@retrievalmasters.com Oct 19 2019 00:54:55 RMCB, Po Box 1235,
Elmsford, NY 10523-0935

518510884 +E-mail/Text: bncmail@w-legal.com Oct 19 2019 00:55:02 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518478151 +E-mail/Text: ebn_bkrt_forms@salliemae.com Oct 19 2019 00:55:15 Sallie Mae, PO Box 3229,
Wilmington, DE 19804-0229

518478155 E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 00:48:52 Synch/Wal-Mart, Po Box 956024,
Orlando, FL 32896-5024

518478156 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 00:48:52 Synch/Walmart Dc, Po Box 965024,
Orlando, FL 32896-5024

518482044 +E-mail/PDF: gecsedirecoverycorp.com Oct 19 2019 00:47:35 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518478163 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 19 2019 00:53:59
Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225

518478164 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 19 2019 00:53:59
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

518478105 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 19 2019 00:54:49 comenitycapital/boscovs,
PO Box 182120, Columbus, OH 43218-2120

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518478098* +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510

518478100* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

518478118* +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,
Mount Laurel, NJ 08054-1297

518478124* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

518478123* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518478162* +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676

518478102 ##+Bridgeton Onized Credit Union, 2550 South Main Road, Vineland, NJ 08360-7138

518478116 ##+Fein, Such Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4673

518478136 ##Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTALS: 0, * 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

TOTAL: 4